



**DEPARTMENT OF BANKING AND CONSUMER FINANCE
STATE OF MISSISSIPPI**

In the matter of:

**Express Lease
Attn: Don Hall
420 North Davis
Cleveland, MS. 38732**

RESPONDENT

ORDER TO CEASE AND DESIST

**ORDER OF THE COMMISSIONER
OF
BANKING AND CONSUMER FINANCE
OF THE STATE OF MISSISSIPPI**

THIS DAY this cause came on for consideration by the Commissioner of Banking and Consumer Finance, and the Commissioner having considered the evidence presented, and being fully informed and advised in the premises, finds as follows:

1. The Commissioner has jurisdiction over the Respondent and the subject matter pursuant to Section 81-18-1 et seq. of the Mississippi Code of 1972, Annotated, same being the "Mississippi Mortgage Consumer Protection Law".

2. Section 81-18-39(2) of the Mississippi Code of 1972, Annotated, authorizes the Commissioner of the Department of Banking and Consumer Finance to enter an Order requiring persons in violation of the provisions of Section 81-18-27(1)(f) of the Mississippi Code of 1972, Annotated, to stop or refrain from violations of the aforesaid Law.

3. Based upon the facts and information received by the Commissioner from Examiners, Kris Booker (EIC) and Larry Carter, of the Department of Banking and Consumer Finance, who has in fact inspected the premises of the above named Respondent, and has determined that there was multiple violations of the Mississippi Mortgage Consumer Protection Law, in that Respondent has engaged in multiple transactions, practices, or course of business that is not in good faith, or that operates a fraud upon a person in connection with the making of a mortgage loan, including the use of correction fluid on documents associated with the mortgage loan as specifically stated by Section 81-18-27(1)(f), Mississippi Code of 1972, Annotated.

IT IS HEREBY ORDERED, that the above named Respondent immediately cease and desist from engaging in all present and future activities relative to the operation of the Mortgage Company business until said Respondent complies with all applicable provisions and regulations of Section 81-18-1 et seq., Mississippi Code of 1972, Annotated, and until any and all of Respondent's application(s) for a Mortgage Company license have been duly approved by the Commissioner of Banking and Consumer Finance according to law and said license conspicuously displayed by Respondent on said Mortgage Company premises.

IT IS FURTHER ORDERED that nothing contained in this Order shall prohibit the Commissioner of Banking and Consumer Finance or any other appropriate person or law enforcement authorities from initiating and pursuing any other civil or criminal violations, penalties and remedies against the above name Respondent, as provided by law.

SO ORDERED, this the **23rd** day of **September 2008**.

John S. Allison, Commissioner
Department of Banking and Consumer Finance

BY: **Kris Booker**

TITLE: **Examiner III, CME**